

Information to identify the case:

Debtor 1	<u>Georgeann Marie Pistella</u>	Social Security number or ITIN	xxx-xx-0767
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-23022-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Georgeann Marie Pistella

10/12/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Georgeann Marie Pistella
Debtor

Case No. 17-23022-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Oct 12, 2022

Form ID: 3180W

Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2022:

Recip ID	Recipient Name and Address
db	+ Georgeann Marie Pistella, 101-B Lucinda Drive, Turtle Creek, PA 15145-1321
aty	+ Glenn R. Bartifay, 3134 Lillian Avenue, First Floor, First Floor, Murrysville, PA 15668 US 15668-1868
cr	+ Borough of Whitaker, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14678291	+ Avon, 777 Third Ave., New York, NY 10017-1401
14708977	+ Borough of Whitaker, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14666432	+ Celtic Bank/contfinco, 121 Continental Dr Ste 1, Newark, DE 19713-4326
14666433	Chartwell Pennsylvania, LP, P.O. Box 360552, Pittsburgh, PA 15251-6552
14666434	Choice Care Physicians PC, 2585 Freeport Rd., Ste 105, Pittsburgh, PA 15238-1426
14678293	+ Discover Matrix, P.O. Box 6103, Carol Stream, IL 60197-6103
14678295	+ Forbes Regional Hospital, 2570 Haymaker Road, Monroeville, PA 15146-3513
14678296	+ Jefferson Hospital, 565 Coal Valley Rd., Clairton, PA 15025-3703
14666439	+ Johnston the Florist, 14179 Lincoln Highway, North Huntingdon, PA 15642-1061
14678297	+ Matrix Card by Discover, 2500 Lake Cook Rd., Riverwoods, IL 60015-3851
14678298	+ Oakmont Water Authority, 721 Allegheny Ave., Oakmont, PA 15139-1901
14678299	Pennsylvania Housing Finance, Agency P.O. Box 642572, Pittsburgh, PA 15264
14678300	+ Peoples Natural Gas, P.O. Box 535323, Pittsburgh, PA 15253-5323
14678301	+ Robert Pistella, 101 B Lucinda Dr., Turtle Creek, PA 15145-1321
14666446	Surge, P.O. Box 31292, Tampa, FL 33631-3292
14678303	+ UPMC St. Margaret Hospital, 815 Freeport Rd., Pittsburgh, PA 15215-3399

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 13 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2022 00:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 13 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2022 00:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Oct 13 2022 00:56:00	U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

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cr	^	MEBN	Oct 13 2022 00:51:54	U.S. Bank Trust National Association, not in its i, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14678290	+	EDI: CINGMIDLAND.COM	Oct 13 2022 04:53:00	AT&T Wireless, PO Box 10330, Fort Wayne, IN 46851-0330
14680397		EDI: GMACFS.COM	Oct 13 2022 04:53:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14666430	+	EDI: GMACFS.COM	Oct 13 2022 04:53:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14678294		Email/Text: kburkley@bernsteinlaw.com	Oct 13 2022 00:56:00	Duquesne Light, 411 Seventh Avenue, P.O. Box 1930, Pittsburgh, PA 15230-1930
14666431	+	EDI: PHINGENESIS	Oct 13 2022 04:53:00	Bankcard Services, P.O. Box 4499, Beaverton, OR 97076-4499
14735197		Email/PDF: resurgentbknotifications@resurgent.com	Oct 13 2022 00:58:34	CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14678292	+	EDI: CAPITALONE.COM	Oct 13 2022 04:53:00	Capital One, P.O. Box 30253, Salt Lake City, UT 84130-0253
14716150		Email/PDF: bncnotices@becket-lee.com	Oct 13 2022 00:58:42	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15301154		Email/Text: ECF@fayservicing.com	Oct 13 2022 00:56:00	Citibank, N.A., c/o Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14666435	+	EDI: WFNNB.COM	Oct 13 2022 04:53:00	Comenitybk/victoriasec, Po Box 182789, Columbus, OH 43218-2789
14666436	+	EDI: WFNNB.COM	Oct 13 2022 04:53:00	Comenitycap/forever21, Po Box 182120, Columbus, OH 43218-2120
14666437	+	EDI: AMINFOFP.COM	Oct 13 2022 04:53:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14666438	+	EDI: PHINGENESIS	Oct 13 2022 04:53:00	Genesis Bc/celtic Bank, 268 S State St Ste 300, Salt Lake City, UT 84111-5314
14923263		EDI: JEFFERSONCAP.COM	Oct 13 2022 04:53:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14666440	+	Email/Text: PBNCNotifications@peritussservices.com	Oct 13 2022 00:56:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14755715	+	EDI: TCISOLUTIONS.COM	Oct 13 2022 04:53:00	Mid America Bank & Trust, c/o Total Card Inc., 5109 S. Broadband Lane, Sioux Falls, SD 57108-2208
14666441	+	EDI: TCISOLUTIONS.COM	Oct 13 2022 04:53:00	Mid America Bk/total C, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
14666442	+	Email/Text: bankruptcydpt@mcmcg.com	Oct 13 2022 00:56:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14666443	+	EDI: CBS7AVE	Oct 13 2022 04:53:00	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
15225796	+	Email/Text: nsm_bk_notices@mrcooper.com	Oct 13 2022 00:56:00	NATIONSTAR MORTGAGE LLC D/B/A, MR. COOPER, PO BOX 619096, DALLAS, TX 75261-9096
14666444	+	EDI: LCIPHMMRG	Oct 13 2022 04:53:00	Ocwen Loan Servicing, P.O. Box 24738, West Palm Beach, FL 33416-4738
14667187	+	EDI: RECOVERYCORP.COM	Oct 13 2022 04:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14690518	+	Email/Text: ebnpeoples@grblaw.com	Oct 13 2022 00:56:00	Peoples Natural Gas Company LLC, c/o S. James

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			Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14744410	EDI: Q3G.COM	Oct 13 2022 04:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14747580	EDI: Q3G.COM	Oct 13 2022 04:53:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14678064	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 13 2022 00:56:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14666445	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 13 2022 00:56:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
15441071	+ Email/Text: bkteam@selenefinance.com	Oct 13 2022 00:56:00	Selene Finance, LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14666447	+ EDI: RMSC.COM	Oct 13 2022 04:53:00	Syncb/athleta, Po Box 965024, Orlando, FL 32896-5024
14666448	+ EDI: RMSC.COM	Oct 13 2022 04:53:00	Syncb/banana Rep, Po Box 965005, Orlando, FL 32896-5005
14666449	+ EDI: RMSC.COM	Oct 13 2022 04:53:00	Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
14666450	+ EDI: RMSC.COM	Oct 13 2022 04:53:00	Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005
14670787	EDI: AIS.COM	Oct 13 2022 04:53:00	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, PO Box 248848, Oklahoma City, OK 73124-8848
14747585	EDI: LCIPHHRMGT	Oct 13 2022 04:53:00	The Bank Of New York Mellon et al, Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL, 33416-4605
15322986	^ MEBN	Oct 13 2022 00:52:08	U.S. Bank Trust National Association, PO Box 814609, Dallas, TX 75381-4609
14678302	+ Email/Text: BankruptcyNotice@upmc.edu	Oct 13 2022 00:56:00	UPMC Presbyterian, 200 Lothrop St., Pittsburgh, PA 15213-2536
14678304	EDI: VERIZONCOMB.COM	Oct 13 2022 04:53:00	Verizon, P.O. Box 15026, Albany, NY 12212-5026

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citibank, N.A.
cr		Duquesne Light Company
cr		The Bank of New York Mellon et. al.
cr		U.S. Bank National Association as Trustee for NRZ
14749544		Duquesne Light Company
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court.; Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 5 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2022 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Defendant Santander Consumer USA brett.solomon@solomon-legal.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as Trustee for NRZ Inventory Trust bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust cwohrlab@raslg.com
Glenn R. Bartifay	on behalf of Plaintiff Georgeann Marie Pistella gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Georgeann Marie Pistella gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R. Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jada Scott Greenhowe	on behalf of Defendant Pennsylvania Housing Finance Agency jgreenhowe@phfa.org
Jeffrey R. Hunt	on behalf of Creditor Borough of Whitaker jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor The Bank of New York Mellon et. al. wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor U.S. Bank National Association as Trustee for NRZ Inventory Trust wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor The Bank of New York Mellon et. al. pawb@fedphe.com

TOTAL: 15